

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis P. Wertz  
 Debtor

Case No. 19-14511-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db #+Francis P. Wertz, 211 East Third Street, Boyertown, PA 19512-1507  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14358665 Best Egg, P. O. Box 3999, Saint Joseph, MO 64503-0999  
 14358666 Brandsource, P. O. Box 6403, Sioux Falls, SD 57117-6403  
 14358671 Met-Ed, 76 S. Main St. A-RPC, Akron, OH 44308-1890  
 14358672 +Michael F. Ratchford, Esq., Ratchford Law Group, PC, 54 Glenmaura National Blvd., Ste. 104,  
 Moosic, PA 18507-2101  
 14358674 +Rebecca A. Solarz, Esquire, KML Law Group, PC, 701 Market St., Ste. 5000,  
 Philadelphia, PA 19106-1541  
 14358676 +Windstream, Financial Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Oct 26 2019 07:18:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:39:30  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 26 2019 03:39:51 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14358664 +E-mail/Text: broman@amhfcu.org Oct 26 2019 03:39:46 American Heritage FCU,  
 2060 Red Lion Road, Philadelphia, PA 19115-1699  
 14358667 EDI: CAPITALONE.COM Oct 26 2019 07:18:00 Capital One, P. O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14358668 EDI: WFNBNB.COM Oct 26 2019 07:18:00 Game Stop, Comenity Capital Bank, P. O. Box 183043,  
 Columbus, OH 43218-3043  
 14358669 E-mail/Text: support@ljross.com Oct 26 2019 03:39:25 L.J. Ross Associates, Inc.,  
 P. O. Box 6099, Jackson, MI 49204-6099  
 14358670 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 26 2019 03:35:56 LVNV Funding LLC,  
 P. O. Box 10584, Greenville, SC 29603-0584  
 14358673 E-mail/Text: blegal@phfa.org Oct 26 2019 03:39:44 PA Housing Finance Agency,  
 P. O. Box 15057, Harrisburg, PA 17105-5057  
 14359393 +EDI: RMSC.COM Oct 26 2019 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14374946 +EDI: RMSC.COM Oct 26 2019 07:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14358675 E-mail/Text: bkrcy@ugi.com Oct 26 2019 03:40:11 UGI Utilities, Inc., P. O. Box 13009,  
 Reading, PA 19612-3009

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
Form ID: 318

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Francis P. Wertz dsgrdg@ptdprolog.net  
KEVIN G. MCDONALD on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
bkgroup@kmlawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Francis P. Wertz</b>	Social Security number or ITIN	<b>xxx-xx-4624</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-14511-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Francis P. Wertz  
aka Frank P. Wertz

10/24/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**